



October 29, 2019

Interim Committee on Financial Institutions and Insurance
Senator Rob Olson, Chairman
Representative Jim Kelly, Vice-Chairman

Re: Follow-Up Information from Hearing on October 3, 2019

Mr. Chairman and Members of the Committee:

This letter is our official response to requests for additional information during the October 3rd meeting of the Interim Committee on Financial Institutions and Insurance.

In addition to gathering data requested by the Committee, we also wanted to clarify a few items where there seemed to be confusion and/or a misrepresentation of the intent of the respective bills (S.B. 238 and S.B. 239) being considered by the Committee:

- Please note that neither bill taxes all of the income from all of the credit unions, nor do they remove all of the privilege tax from applying to all of the income of banks and savings and loans. S.B. 239 would tax only the interest income derived from business lending for the largest state-chartered credit unions – those with \$100,000,000 in assets and above; and S.B. 238 would remove only the portion of interest income derived from business lending from having the privilege tax applied to it. We have seen some statements that overgeneralized the nature of the two bills.
- It was also stated by opponents of both bills that Kansas banks are generally governed and/or owned by out-of-state shareholders with no ties to Kansas. We wanted to share with the Committee that state-chartered banks, which comprise of roughly 75% the banks chartered in Kansas, are required to have as a majority of their directors, Kansas residents. A copy of the statutory requirement for the boards of state-chartered banks is provided below:

K.S.A. 9-1114. Board of directors of bank or trust company; rules and requirements.

(a) The business of any bank or trust company shall be managed and controlled by such bank's or trust company's board of directors.

(b) The board shall consist of not less than five nor more than 25 members who shall be elected by the stockholders at any regular annual meeting which shall be held on the date specified in the bank's or trust company's bylaws. A majority of the directors shall be residents of this state. Minutes shall be made of each stockholders' meeting of a bank or trust company. The minutes shall show any action taken by the stockholders, including the election of all directors.

While this requirement applies to bank directors and not all of the shareholders, there are only 3 publicly held Kansas chartered banks or savings and loans – one of which has a national charter. To imply that Kansas banks are not governed and/or owned by Kansans is not an accurate representation of the facts and quite frankly fails to recognize our Kansas statutes.

- It was stated in testimony that credit unions have the same structure and are taxed just like other cooperatives. With regard to farmer-owned agricultural cooperatives, this is simply not true. Farmer-owned agricultural cooperatives are generally structured as C corporations. The boards of directors of farmer-owned cooperatives have the ability to determine whether they want to allocate taxable earnings to their members or retain those earnings, which then becomes taxable income. Any retained earnings, not reported to their patrons, are subject to the federal corporate tax rate (21%) as other C corporations and are also subject the Kansas Corporate Income Tax. **Farmer-owned cooperatives pay state and federal income taxes and to state otherwise is misleading.**
- There was some confusion on how banks structured as Subchapter S corporations are taxed. We currently have 124 Kansas chartered banks that are structured as Sub S corporations.
 - At the federal level: Sub S shareholders pay income taxes on ALL of the net income whether that income is held by the corporation as retained earnings or whether that income is distributed to the shareholders. 100% of Sub S bank net income is taxed at the Federal individual income tax rate.
 - At the state level: ALL of the net income of the Sub S bank is taxed under the privilege tax statutes.

Below and attached to this letter you will find additional data and information requested by the committee. All of the data within this letter and attachments were obtained from the Office of the State Bank Commissioner (OSBC), the Federal Deposit Insurance Corporation (FDIC) or S&P Global Market Intelligence (S&P), which utilizes call report data from regulatory agencies and is the lead provider in real-time data for all financial institutions across the country.

- Top 12 Kansas banks vs. Top 12 Kansas credit unions comparison. **(S&P)**
 - Total assets, income taxes paid, net income, total loans & leases total deposits, net interest income, non-interest income, salary and benefits and percent of salaries to income.
- A complete list of banks, savings banks and credit unions headquartered and/or having branch locations operating in the state of Kansas. **(S&P)**
 - State headquarters, total assets and income taxes paid (state and federal).
- A complete list of all banks structured as S-Corporations in the state. **(FDIC)**
 - Total assets and net income.

➤ **Kansas Bank Data (OSBC)**

- Loss of state charters since 2004.
- Number of mergers since 2004, including those from closure.

There was also considerable discussion regarding interest rates and the differences among Kansas financial institutions. Unfortunately, credit unions and banks have different reporting guidelines when it comes to reporting commercial loan interest income. We can find comparable data on rates on deposits as well as non-interest income but not commercial loan rates. Data for commercial loan interest income is available for the banking regulatory reporting information, but the credit unions' regulatory reports only have a combined interest income number. The best apples-to-apples comparison we could find for rates on loans was an all-inclusive rate, average rate on the total loan portfolio.

➤ **Kansas Bank Data (S&P)**

- Rates on Deposits → 0.78%
- Rates on Loans → 6.04%
- Non-Interest Income → 0.72%

➤ **Kansas Credit Union Data (S&P)**

- Rates on Deposits → 0.77%
- Rates on Loans → 4.82%
- Non-Interest Income → 1.26%

We thank you for the opportunity to present this information to the committee and appreciate your questions as we look to sustain the community bank model and create a more competitive marketplace while providing lost-cost and accessible credit to all Kansans. We look forward to working with you leading up to and during the 2020 State Legislative Session.

Doug

Doug Wareham
President & CEO
785-220-5820
dwareham@ksbankers.com

Alex

Alexander D. Orel
SVP-Government Relations
913-602-0074
aorel@ksbankers.com

Kathy

Kathleen A. Taylor
EVP-General Counsel
785-633-0822
ktaylor@ksbankers.com

Kansas Bank and Credit Union Stats

FYE 12/31/2018

| Name | Entity | Public Ownership | Corporate Structure | Total Assets 2018 Y (\$'000) | Income Taxes 2018 Y (\$'000) | Net Income 2018 Y (\$'000) | Total Loans & Leases 2018 Y (\$'000) | Total Deposits 2018 Y (\$'000) | Net Interest Income 2018 Y (\$'000) | Noninterest Income: Other Operating Income 2018 Y (\$'000) | Salary and Benefits 2018 Y (\$'000) | Percent of Salaries to Income |
|--------------------------------|----------------------|-----------------------------|---------------------|------------------------------|------------------------------|----------------------------|--------------------------------------|--------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------|
| Capital FSB | Savings & Loan Assoc | Sub of Major Exchange Instn | Corporation | 9,321,162 | 30,854 | 92,135 | 7,536,283 | 5,696,209 | 201,053 | 21,822 | 47,523 | 21% |
| INTRUST Bank NA | Commercial Bank | Private | S-Corporation | 5,201,340 | 3,819 | 80,176 | 3,389,741 | 4,240,077 | 160,287 | 60,367 | 67,467 | 31% |
| CrossFirst Bank | Commercial Bank | Private | Corporation | 4,105,308 | (896) | 24,330 | 3,060,747 | 3,251,336 | 110,595 | 5,546 | 47,979 | 41% |
| Equity Bank | Commercial Bank | Sub of Major Exchange Instn | Corporation | 4,052,211 | 11,374 | 40,181 | 2,575,408 | 3,125,453 | 126,717 | 20,471 | 47,951 | 33% |
| Security Bank of Kansas City | Commercial Bank | Private | Corporation | 3,004,453 | 10,255 | 42,628 | 1,653,131 | 2,346,330 | 100,586 | 12,654 | 35,673 | 32% |
| CommunityAmerica CU | Credit Union | Private | Cooperative | 2,686,628 | 0 | 10,248 | 1,859,559 | 2,196,861 | 74,958 | 71,481 | 77,107 | 53% |
| Fidelity Bank | Savings & Loan Assoc | Private | Corporation | 2,269,890 | 5,627 | 20,440 | 1,773,045 | 1,877,556 | 72,369 | 24,169 | 36,018 | 37% |
| KS StateBank | Commercial Bank | Private | S-Corporation | 2,029,298 | 871 | 28,529 | 1,531,302 | 1,739,267 | 55,957 | 13,523 | 23,585 | 34% |
| Empire Bank | Commercial Bank | Private | S-Corporation | 1,686,673 | 1,246 | 30,186 | 1,261,188 | 1,508,485 | 63,029 | 18,438 | 27,193 | 33% |
| Meritrust Federal Credit Union | Credit Union | Private | Cooperative | 1,214,462 | 0 | 4,213 | 1,056,454 | 1,004,743 | 40,798 | 10,823 | 26,702 | 52% |
| Community National Bk & Tr | Commercial Bank | Private | Corporation | 1,201,916 | 2,207 | 8,812 | 860,028 | 1,016,718 | 39,855 | 10,040 | 20,033 | 40% |
| Armed Forces Bank NA | Commercial Bank | Private | Corporation | 1,077,570 | 6,952 | 17,086 | 684,013 | 872,519 | 38,456 | 45,860 | 27,921 | 33% |
| Landmark National Bank | Commercial Bank | Private | Corporation | 982,703 | 1,450 | 10,767 | 495,138 | 829,796 | 28,949 | 14,938 | 16,042 | 37% |
| Central National Bank | Commercial Bank | Private | Corporation | 966,018 | 1,545 | 9,299 | 496,077 | 845,643 | 28,424 | 18,738 | 23,456 | 50% |
| Credit Union of America | Credit Union | Private | Cooperative | 890,895 | 0 | 11,116 | 761,475 | 712,764 | 28,199 | 11,476 | 14,804 | 37% |
| Mazuma CU | Credit Union | Private | Cooperative | 660,812 | 0 | 8,175 | 489,245 | 528,986 | 24,156 | 7,711 | 14,244 | 45% |
| Golden Plains Credit Union | Credit Union | Private | Cooperative | 657,261 | 0 | 3,951 | 596,632 | 554,723 | 19,781 | 3,258 | 11,616 | 50% |
| Azurra Credit Union | Credit Union | Private | Cooperative | 481,821 | 0 | 3,832 | 353,605 | 412,055 | 15,334 | 4,687 | 9,162 | 46% |
| Ewista Credit Union | Credit Union | Private | Cooperative | 364,260 | 0 | 4,660 | 327,439 | 309,596 | 11,334 | 795 | 6,720 | 55% |
| Heartland CU | Credit Union | Private | Cooperative | 311,165 | 0 | 269 | 257,046 | 260,956 | 9,894 | 5,059 | 7,583 | 51% |
| Mid American CU | Credit Union | Private | Cooperative | 298,491 | 0 | 1,513 | 268,719 | 241,934 | 11,353 | 2,590 | 6,722 | 48% |
| Skysward CU | Credit Union | Private | Cooperative | 284,243 | 0 | 2,771 | 123,625 | 233,067 | 7,594 | 1,255 | 2,977 | 34% |
| Frontier Community CU | Credit Union | Private | Cooperative | 145,583 | 0 | 703 | 110,507 | 126,630 | 4,851 | 943 | 2,507 | 43% |
| White Eagle Credit Union | Credit Union | Private | Cooperative | 106,023 | 0 | 839 | 76,447 | 90,894 | 4,183 | 763 | 2,054 | 42% |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|---------------------------------------|----------------------|-----------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| Bank of America NA | Commercial Bank | NC | 1,782,639,000 | 7,601,000 |
| Wells Fargo Bank NA | Commercial Bank | SD | 1,689,351,000 | 5,291,000 |
| U.S. Bank NA | Commercial Bank | MN | 459,476,604 | 1,677,870 |
| PNC Bank NA | Commercial Bank | DE | 370,500,928 | 907,382 |
| BMO Harris Bank NA | Commercial Bank | IL | 123,147,670 | 270,721 |
| Navy FCU | Credit Union | VA | 96,962,446 | - |
| Synchrony Bank | Savings & Loan Assoc | UT | 91,787,000 | 729,000 |
| Bank of the West | Commercial Bank | CA | 87,268,647 | 202,100 |
| First-Citizens B&TC | Commercial Bank | NC | 35,267,496 | 108,357 |
| BOKF NA | Commercial Bank | OK | 34,104,022 | 123,150 |
| Commerce Bank | Commercial Bank | MO | 25,383,765 | 104,864 |
| UMB Bank NA | Commercial Bank | MO | 23,137,750 | 28,437 |
| First National Bank of Omaha | Commercial Bank | NE | 21,582,885 | 81,941 |
| Arvest Bank | Commercial Bank | AR | 18,449,940 | 53,842 |
| Simmons Bank | Commercial Bank | AR | 16,518,217 | 61,061 |
| Great Western Bank | Commercial Bank | SD | 12,568,651 | 62,182 |
| Capitol FSB | Savings & Loan Assoc | KS | 9,321,162 | 30,854 |
| Mutual of Omaha Bank | Savings & Loan Assoc | NE | 8,516,051 | 24,829 |
| NBH Bank | Commercial Bank | CO | 5,665,667 | 15,471 |
| Enterprise Bank & Trust | Commercial Bank | MO | 5,625,398 | 18,691 |
| Beal Bank USA | Commercial Bank | NV | 5,331,576 | 111,701 |
| INTRUST Bank NA | Commercial Bank | KS | 5,201,340 | 3,819 |
| Pinnacle Bank | Commercial Bank | NE | 4,729,390 | 4,509 |
| Great Southern Bank | Commercial Bank | MO | 4,679,144 | 16,045 |
| TBK Bank SSB | Savings Bank | TX | 4,524,838 | 15,842 |
| Union Bank & Trust Co. | Commercial Bank | NE | 4,149,669 | 19,852 |
| CrossFirst Bank | Commercial Bank | KS | 4,105,308 | (896) |
| Equity Bank | Commercial Bank | KS | 4,058,211 | 11,374 |
| Sunflower Bank NA | Commercial Bank | CO | 3,855,606 | 6,093 |
| Security Bank of Kansas City | Commercial Bank | KS | 3,004,453 | 10,255 |
| RCB Bank | Commercial Bank | OK | 2,825,883 | 0 |
| City Bank | Commercial Bank | TX | 2,710,801 | (3,100) |
| CommunityAmerica CU | Credit Union | MO | 2,686,628 | - |
| ANB Bank | Commercial Bank | CO | 2,567,131 | (71) |
| Fidelity Bank NA | Commercial Bank | KS | 2,269,890 | 5,627 |
| KS StateBank | Commercial Bank | KS | 2,029,298 | 871 |
| First Bus. Bank | Commercial Bank | WI | 1,958,397 | 2,829 |
| Central Bank of the Midwest | Commercial Bank | MO | 1,761,643 | 6,931 |
| Emprise Bank | Commercial Bank | KS | 1,686,673 | 1,246 |
| Academy Bank N.A. | Commercial Bank | MO | 1,462,159 | 6,518 |
| Country Club Bank | Commercial Bank | MO | 1,419,839 | 367 |
| Communication FCU | Credit Union | OK | 1,227,535 | - |
| Meritrust Federal Credit Union | Credit Union | KS | 1,214,462 | - |
| Community National Bk & Tr | Commercial Bank | KS | 1,201,916 | 2,207 |
| Armed Forces Bank NA | Commercial Bank | KS | 1,077,570 | 6,952 |
| Landmark National Bank | Commercial Bank | KS | 982,703 | 1,450 |
| Central National Bank | Commercial Bank | KS | 966,018 | 1,545 |
| Exchange Bank | Commercial Bank | NE | 938,232 | 380 |
| Farmers Insurance Group FCU | Credit Union | CA | 917,257 | - |
| CoreFirst Bank & Trust | Commercial Bank | KS | 906,491 | 203 |
| Credit Union of America | Credit Union | KS | 890,895 | - |
| Citizens Bank & Trust Company | Commercial Bank | MO | 831,688 | 1,660 |
| First Federal Bk of KS City | Savings & Loan Assoc | MO | 820,261 | (664) |
| Farmers Bank & Trust | Commercial Bank | KS | 815,191 | 641 |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|-------------------------------|-----------------|-------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| Truity FCU | Credit Union | OK | 805,001 | - |
| Adams Bank & Trust | Commercial Bank | NE | 780,385 | 2,208 |
| Bank7 | Commercial Bank | OK | 769,508 | 835 |
| Frst Natl Bk of Hutchinson | Commercial Bank | KS | 719,833 | 852 |
| Bennington State Bank | Commercial Bank | KS | 699,960 | 566 |
| NBKC Bank | Commercial Bank | MO | 684,352 | 477 |
| American State B&TC | Commercial Bank | KS | 677,020 | 1,090 |
| Mazuma CU | Credit Union | KS | 660,812 | - |
| Golden Plains Credit Union | Credit Union | KS | 657,261 | - |
| GNBank National Association | Commercial Bank | KS | 641,466 | 2,204 |
| United Bank & Trust | Commercial Bank | KS | 627,476 | 2,036 |
| Corporate America Family CU | Credit Union | IL | 621,949 | - |
| Bank of Labor | Commercial Bank | KS | 609,499 | 738 |
| Millennium Corporate CU | Credit Union | KS | 602,961 | - |
| Liberty B&TC | Commercial Bank | LA | 592,545 | 972 |
| Bank of Blue Valley | Commercial Bank | KS | 571,012 | 297 |
| BancCentral NA | Commercial Bank | OK | 551,271 | 6 |
| Core Bank | Commercial Bank | NE | 530,188 | 1,330 |
| Peoples B&TC | Commercial Bank | KS | 487,797 | 995 |
| Azura Credit Union | Credit Union | KS | 481,821 | - |
| Western State Bank | Commercial Bank | KS | 478,918 | 415 |
| Southwest National Bank | Commercial Bank | KS | 456,339 | 197 |
| Community National Bank | Commercial Bank | KS | 449,537 | 381 |
| First State Bank | Commercial Bank | KS | 447,335 | 258 |
| Mainstreet FCU | Credit Union | KS | 444,259 | - |
| Legacy Bank | Commercial Bank | KS | 443,608 | 1,059 |
| Exchange Bank & Trust | Commercial Bank | KS | 433,806 | 1,385 |
| First Bank Kansas | Commercial Bank | KS | 429,298 | 305 |
| Citizens State Bank | Commercial Bank | KS | 425,599 | 376 |
| Alva State B&TC | Commercial Bank | OK | 414,960 | 0 |
| Bank of Tescott | Commercial Bank | KS | 406,670 | 198 |
| Labette Bank | Commercial Bank | KS | 403,616 | 840 |
| Eastern Colorado Bank | Commercial Bank | CO | 400,708 | 15 |
| Envista Credit Union | Credit Union | KS | 364,260 | - |
| Partners 1st FCU | Credit Union | IN | 362,211 | - |
| Peoples Bank | Commercial Bank | KS | 360,468 | 1,310 |
| Bank The | Commercial Bank | KS | 360,050 | 306 |
| Citizens State Bank | Commercial Bank | KS | 347,756 | 302 |
| Denison State Bank | Commercial Bank | KS | 341,800 | 233 |
| First Natl Bk of Syracuse | Commercial Bank | KS | 341,336 | 1,414 |
| City National B&TC of Lawton | Commercial Bank | OK | 341,114 | 0 |
| Commercial Bank | Commercial Bank | KS | 330,867 | 153 |
| Union State Bank | Commercial Bank | KS | 323,821 | 123 |
| First Option Bank | Commercial Bank | KS | 322,711 | 106 |
| Union State Bank of Everest | Commercial Bank | KS | 314,905 | 124 |
| Astra Bank | Commercial Bank | KS | 313,246 | 94 |
| Heartland CU | Credit Union | KS | 311,165 | - |
| Bank of the Flint Hills | Commercial Bank | KS | 310,983 | 79 |
| Community Bank & Trust | Commercial Bank | MO | 308,220 | 6 |
| Kaw Valley Bank | Commercial Bank | KS | 306,392 | 519 |
| Mid American CU | Credit Union | KS | 298,491 | - |
| Security State Bank | Commercial Bank | KS | 285,622 | 875 |
| Skyward CU | Credit Union | KS | 284,243 | - |
| Community First National Bank | Commercial Bank | KS | 282,714 | 415 |
| Great Plains FCU | Credit Union | MO | 280,414 | - |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|--------------------------------------|----------------------|-----------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| First State Bank & Trust | Commercial Bank | KS | 278,664 | 467 |
| Guaranty State B&TC | Commercial Bank | KS | 278,428 | 680 |
| Centera Bank | Commercial Bank | KS | 272,552 | 121 |
| Silver Lake Bank | Commercial Bank | KS | 268,686 | 786 |
| Bank of Hays | Commercial Bank | KS | 256,924 | 887 |
| KCB Bank | Commercial Bank | MO | 254,742 | 0 |
| First FarmBank | Commercial Bank | CO | 245,678 | 712 |
| Solutions North Bank | Commercial Bank | KS | 242,366 | 85 |
| Unity One CU | Credit Union | TX | 241,989 | - |
| Citizens Bank of Kansas | Commercial Bank | KS | 236,384 | 64 |
| Grant County Bank | Commercial Bank | KS | 235,229 | 128 |
| Golden Belt Bank FSA | Savings & Loan Assoc | KS | 235,008 | 115 |
| ESB Financial | Commercial Bank | KS | 229,411 | 72 |
| KANZA Bank | Commercial Bank | KS | 227,912 | 46 |
| Farmers & Mrchnt Bk of Colby | Commercial Bank | KS | 227,654 | 1,100 |
| Peoples State Bank | Commercial Bank | KS | 225,924 | 89 |
| Cornerstone Bank | Commercial Bank | KS | 217,697 | (443) |
| Mutual Savings Association | Savings & Loan Assoc | KS | 213,907 | 484 |
| First National Bank & Trust | Commercial Bank | KS | 211,224 | 114 |
| Plains State Bank | Commercial Bank | KS | 207,449 | 63 |
| Great American Bank | Commercial Bank | KS | 206,444 | 113 |
| Kearny County Bank | Commercial Bank | KS | 202,887 | 170 |
| Citizens State Bank | Commercial Bank | KS | 200,850 | 604 |
| Solomon State Bank | Commercial Bank | KS | 198,175 | 76 |
| First Kansas Bank | Commercial Bank | KS | 196,805 | 99 |
| First Bank of Newton | Commercial Bank | KS | 196,281 | 106 |
| Mid-America Bank | Commercial Bank | KS | 191,874 | 433 |
| Ctzns State B&TC Ellsworth KS | Commercial Bank | KS | 191,458 | 85 |
| Freedom Bank | Commercial Bank | KS | 191,310 | 290 |
| Community First Bank | Commercial Bank | KS | 190,450 | 940 |
| FNB Bank | Commercial Bank | KS | 187,112 | 52 |
| Farmers & Drovers Bank | Commercial Bank | KS | 183,411 | 429 |
| FirstOak Bank | Commercial Bank | KS | 180,460 | 56 |
| VisionBank | Commercial Bank | KS | 178,483 | 487 |
| Goppert State Service Bank | Commercial Bank | KS | 176,209 | 506 |
| Community Bank of the Midwest | Commercial Bank | KS | 175,664 | 119 |
| Kaw Valley State B&TC | Commercial Bank | KS | 174,023 | 111 |
| Bank of Commerce | Commercial Bank | KS | 172,931 | 71 |
| Fidelity State B&TC | Commercial Bank | KS | 172,502 | 397 |
| Farmers State Bank | Commercial Bank | KS | 172,355 | 253 |
| Citizens S&L Association FSB | Savings & Loan Assoc | KS | 171,788 | 92 |
| Bankers' Bank of Kansas | Commercial Bank | KS | 170,886 | 731 |
| First Heritage Bank | Commercial Bank | KS | 169,540 | 72 |
| Citizens National Bank | Commercial Bank | KS | 168,520 | 265 |
| Community State Bank | Commercial Bank | KS | 161,855 | 670 |
| Kansas State Bank | Commercial Bank | KS | 153,890 | 62 |
| First State B&TC of Larned | Commercial Bank | KS | 151,862 | 86 |
| Farmers State Bk Aliceville KS | Commercial Bank | KS | 151,185 | 621 |
| SJN Bank of Kansas | Commercial Bank | KS | 147,364 | 422 |
| Frontier Community CU | Credit Union | KS | 145,583 | - |
| Union State Bank | Commercial Bank | KS | 144,718 | 206 |
| Farmers State Bk of Oakley KS | Commercial Bank | KS | 143,559 | (258) |
| United Consumers Credit Union | Credit Union | MO | 142,812 | - |
| Bank of the Prairie | Commercial Bank | KS | 141,377 | 319 |
| Impact Bank | Commercial Bank | KS | 141,210 | 43 |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|-------------------------------------|----------------------|-----------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| Valley State Bank | Commercial Bank | KS | 141,181 | 86 |
| Midland National Bank | Commercial Bank | KS | 140,480 | 39 |
| First Bank | Commercial Bank | KS | 139,038 | 154 |
| Bank of Beaver City | Commercial Bank | OK | 137,920 | 0 |
| Lyon County State Bank | Commercial Bank | KS | 136,450 | 70 |
| Fidelity State B&TC | Commercial Bank | KS | 136,362 | 51 |
| Greater KC Public Safety CU | Credit Union | MO | 136,284 | - |
| Farmers National Bank | Commercial Bank | KS | 136,170 | 432 |
| Almena State Bank | Commercial Bank | KS | 135,444 | 168 |
| Stockgrowers State Bank | Commercial Bank | KS | 132,297 | 27 |
| Western National Bank | Commercial Bank | NE | 132,152 | 38 |
| Vintage Bank Kansas | Commercial Bank | KS | 128,567 | 74 |
| Flint Hills Bank | Commercial Bank | KS | 127,207 | 79 |
| Valley State Bank | Commercial Bank | KS | 125,961 | 334 |
| Citizens State Bank | Commercial Bank | KS | 124,832 | 334 |
| Southwind Bank | Commercial Bank | KS | 122,734 | 164 |
| Patriots Bank | Commercial Bank | KS | 122,728 | 56 |
| First Natl Bk of Scott City | Commercial Bank | KS | 122,689 | 142 |
| Citizens Bank | Commercial Bank | MO | 121,225 | 0 |
| Community Bank | Commercial Bank | KS | 120,753 | 293 |
| Carson Bank | Commercial Bank | KS | 119,894 | 7 |
| Bankwest of Kansas | Commercial Bank | KS | 119,215 | 54 |
| Lyons Federal Bank | Savings & Loan Assoc | KS | 118,868 | 161 |
| Halstead Bank | Commercial Bank | KS | 118,540 | 36 |
| Farmers & Merchants Bank | Commercial Bank | NE | 116,761 | 10 |
| Farmers State Bank | Commercial Bank | KS | 115,040 | 66 |
| First National Bk of Louisburg | Commercial Bank | KS | 114,886 | 0 |
| Stanley Bank | Commercial Bank | KS | 111,820 | 681 |
| Wichita Federal Credit Union | Credit Union | KS | 108,379 | - |
| American Bk of Baxter Springs | Commercial Bank | KS | 107,630 | 0 |
| Prairie Bank of Kansas | Commercial Bank | KS | 106,187 | 32 |
| White Eagle Credit Union | Credit Union | KS | 106,023 | - |
| Bank of Prairie Village | Commercial Bank | KS | 106,023 | 73 |
| Farmers Bank & Trust | Commercial Bank | KS | 104,830 | 10 |
| Home B&TC | Commercial Bank | KS | 104,259 | 55 |
| TriCentury Bank | Commercial Bank | KS | 103,424 | 334 |
| First Nedesha Bank | Commercial Bank | KS | 103,249 | 92 |
| First National Bk in Cimarron | Commercial Bank | KS | 101,828 | 46 |
| First Commerce Bank | Commercial Bank | KS | 100,929 | 42 |
| Conway Bank | Commercial Bank | KS | 99,992 | 137 |
| Alliance Bank | Commercial Bank | KS | 98,986 | 326 |
| Elk State Bank | Commercial Bank | KS | 97,605 | 258 |
| Garden Plain State Bank | Commercial Bank | KS | 96,210 | 304 |
| Kansas Teachers Community CU | Credit Union | KS | 95,613 | - |
| First National Bk in Fredonia | Commercial Bank | KS | 94,895 | 64 |
| State Bank of Bern | Commercial Bank | KS | 93,963 | 266 |
| Andover State Bank | Commercial Bank | KS | 93,929 | 157 |
| Heartland Tri-State Bank | Commercial Bank | KS | 93,632 | 235 |
| Community Bank | Commercial Bank | KS | 93,530 | 349 |
| Citizens State B&TC | Commercial Bank | KS | 93,008 | 65 |
| Emporia State FCU | Credit Union | KS | 92,384 | - |
| First FSL Bank | Commercial Bank | KS | 91,128 | 98 |
| Farmway Credit Union | Credit Union | KS | 89,033 | - |
| State Bank of Downs | Commercial Bank | KS | 88,233 | 10 |
| Fowler State Bank | Commercial Bank | KS | 87,415 | 17 |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|---------------------------------------|----------------------|-----------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| Wilson State Bank | Commercial Bank | KS | 87,197 | 32 |
| Riley State Bank of Riley KS | Commercial Bank | KS | 87,053 | 42 |
| First National Bank of Kansas | Commercial Bank | KS | 85,754 | 58 |
| Stockgrowers State Bank | Commercial Bank | KS | 85,407 | 31 |
| Kansas State University FCU | Credit Union | KS | 84,463 | - |
| FNB Washington | Commercial Bank | KS | 84,209 | 254 |
| First National Bank of Hope | Commercial Bank | KS | 83,250 | 3 |
| Johnson State Bank | Commercial Bank | KS | 82,718 | 35 |
| Quantum CU | Credit Union | KS | 79,882 | - |
| Baldwin State Bank | Commercial Bank | KS | 78,949 | 26 |
| Community Bank of Wichita Inc. | Commercial Bank | KS | 77,775 | 185 |
| First Bank of Beloit | Commercial Bank | KS | 77,570 | 82 |
| Chisholm Trail State Bank | Commercial Bank | KS | 77,565 | 11 |
| First State Bank of Healy | Commercial Bank | KS | 77,194 | (9) |
| Bank of Commerce & Trust Co. | Commercial Bank | KS | 76,541 | (2) |
| University Natl Bk of Lawrence | Commercial Bank | KS | 76,339 | 0 |
| Pony Express Community Bank | Commercial Bank | MO | 75,072 | 205 |
| Home SB | Savings & Loan Assoc | KS | 73,658 | 39 |
| Exchange State Bk St. Paul KS | Commercial Bank | KS | 71,152 | 82 |
| Credit Union of Dodge City | Credit Union | KS | 70,422 | - |
| Bank of Protection | Commercial Bank | KS | 69,874 | 186 |
| Lyndon State Bank | Commercial Bank | KS | 69,632 | 13 |
| Farmers Bank of Osborne Kansas | Commercial Bank | KS | 66,597 | 41 |
| SM FCU | Credit Union | KS | 66,399 | - |
| First State Bank | Commercial Bank | KS | 66,120 | 24 |
| Small Business Bank | Commercial Bank | KS | 64,589 | 31 |
| Bendena State Bank | Commercial Bank | KS | 64,559 | 41 |
| Bank of Holyrood | Commercial Bank | KS | 62,262 | 49 |
| Kansas State Bank Overbrook | Commercial Bank | KS | 61,836 | 154 |
| Farmers State Bank | Commercial Bank | KS | 61,282 | 22 |
| First Security Bank | Commercial Bank | KS | 61,269 | 20 |
| Heritage Bank | Commercial Bank | KS | 60,635 | 0 |
| B&V Credit Union | Credit Union | KS | 59,506 | - |
| Citizens State Bk of Cheney KS | Commercial Bank | KS | 59,104 | 32 |
| Midwest Regional Credit Union | Credit Union | KS | 58,818 | - |
| First National Bank of Sedan | Commercial Bank | KS | 58,385 | (14) |
| Farmers State Bank | Commercial Bank | KS | 57,280 | 234 |
| Tampa State Bank | Commercial Bank | KS | 57,075 | 12 |
| Howard State Bank | Commercial Bank | KS | 56,579 | 28 |
| First National Bank of Dighton | Commercial Bank | KS | 56,276 | 127 |
| Security State Bank | Commercial Bank | KS | 55,965 | 0 |
| New Century Bank | Commercial Bank | KS | 55,863 | 48 |
| Argentine Federal Savings | Savings & Loan Assoc | KS | 54,062 | 54 |
| Stock Exchange Bank | Commercial Bank | KS | 53,736 | 123 |
| KansasLand Bank | Commercial Bank | KS | 53,403 | 2 |
| Panhandle Federal Credit Union | Credit Union | KS | 53,387 | - |
| Mid-Kansas CU | Credit Union | KS | 52,762 | - |
| CBW Bank | Commercial Bank | KS | 51,951 | 1,479 |
| Peoples Bank | Commercial Bank | KS | 51,704 | 12 |
| Union State Bank | Commercial Bank | KS | 50,637 | 17 |
| Kaw Valley State Bank | Commercial Bank | KS | 49,037 | 0 |
| Citizens State B&TC | Commercial Bank | KS | 48,061 | 0 |
| First National Bk in Frankfort | Commercial Bank | KS | 46,643 | 22 |
| Farmers State Bk of Bucklin KS | Commercial Bank | KS | 45,964 | (22) |
| Farmers State Bk of Blue Mound | Commercial Bank | KS | 44,703 | 23 |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|--------------------------------|----------------------|-------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| Bank of Palmer | Commercial Bank | KS | 43,871 | 31 |
| First State Bank of Ransom | Commercial Bank | KS | 43,852 | 61 |
| Olpe State Bank | Commercial Bank | KS | 42,043 | 21 |
| Swedish-American State Bank | Commercial Bank | KS | 42,021 | (321) |
| City State Bank | Commercial Bank | KS | 41,090 | 23 |
| State Bank of Spring Hill | Commercial Bank | KS | 40,999 | 79 |
| United Northwest FCU | Credit Union | KS | 40,113 | - |
| Kansas Blue Crss-Blue Shld CU | Credit Union | KS | 39,678 | - |
| Farmers & Mrchnt Bk Mound City | Commercial Bank | KS | 39,670 | 20 |
| Ford County State Bank | Commercial Bank | KS | 39,093 | 165 |
| Haviland State Bank | Commercial Bank | KS | 39,052 | 85 |
| First Natl Bk of Spearville | Commercial Bank | KS | 38,285 | 157 |
| Dillon Credit Union | Credit Union | KS | 38,137 | - |
| Bank of Greeley | Commercial Bank | KS | 37,719 | 17 |
| State Exchange Bank | Commercial Bank | KS | 37,233 | 3 |
| ARK Valley Credit Union | Credit Union | KS | 37,176 | - |
| Chetopa State B&TC | Commercial Bank | KS | 36,994 | 34 |
| Farmers State Bank | Commercial Bank | KS | 36,608 | 10 |
| Kendall State Bank | Commercial Bank | KS | 36,211 | 73 |
| Freedom First FCU | Credit Union | KS | 33,425 | - |
| Equishare Credit Union | Credit Union | KS | 33,323 | - |
| McPherson Co-Op Credit Union | Credit Union | KS | 33,262 | - |
| U S P L K Employees FCU | Credit Union | KS | 32,917 | - |
| Union State Bank | Commercial Bank | KS | 32,478 | 14 |
| Cottonwood Valley Bank | Commercial Bank | KS | 32,412 | (2) |
| Liberty Savings Assn. FSA | Savings & Loan Assoc | KS | 32,124 | 6 |
| Ninnescah Valley Bank | Commercial Bank | KS | 31,053 | 10 |
| Marquette Farmers State Bank | Commercial Bank | KS | 29,920 | 0 |
| Gorham State Bank | Commercial Bank | KS | 29,912 | 71 |
| Catholic Family FCU | Credit Union | KS | 28,812 | - |
| State Bank of Canton | Commercial Bank | KS | 28,731 | 41 |
| Piqua State Bank | Commercial Bank | KS | 28,520 | 49 |
| Campus Credit Union | Credit Union | KS | 27,524 | - |
| K.U.M.C. Credit Union | Credit Union | KS | 27,405 | - |
| Baxter State Bank | Commercial Bank | KS | 26,488 | 0 |
| Reliance Credit Union | Credit Union | KS | 24,947 | - |
| Credit Union of Emporia | Credit Union | KS | 23,529 | - |
| Lorraine State Bank | Commercial Bank | KS | 23,315 | 94 |
| Farmers State Bank | Commercial Bank | KS | 22,213 | 0 |
| Marion National Bank | Commercial Bank | KS | 21,803 | 10 |
| Hutchinson Gvt Employees CU | Credit Union | KS | 20,996 | - |
| Alden State Bank | Commercial Bank | KS | 20,670 | 15 |
| Hillsboro State Bank | Commercial Bank | KS | 19,189 | 5 |
| Wheat State CU | Credit Union | KS | 19,110 | - |
| Bank of Denton | Commercial Bank | KS | 18,145 | 5 |
| Co-Operative Credit Union | Credit Union | KS | 17,824 | - |
| Salina Interparochial CU | Credit Union | KS | 17,041 | - |
| Emerald Bank | Commercial Bank | KS | 16,965 | 24 |
| Peoples State Bank | Commercial Bank | KS | 16,919 | 9 |
| Farmers State Bank | Commercial Bank | KS | 16,412 | 0 |
| KCK Firemen & Police CU | Credit Union | KS | 15,079 | - |
| Dickinson County Bank | Commercial Bank | KS | 14,996 | 14 |
| First Natl Bk of Harveyville | Commercial Bank | KS | 14,270 | 7 |
| Sunflower Community Federal CU | Credit Union | KS | 13,849 | - |
| Prescott State Bank | Commercial Bank | KS | 13,222 | 22 |

Kansas Banks, Saving Banks and Credit Unions

Headquartered and / or Branches in the state of Kansas

| Company Name | Company Type | State | Total Assets 2018 | Income Taxes 2018 |
|-------------------------------|-----------------|-------|-------------------|-------------------|
| | | | Y (\$000) | Y (\$000) |
| Farmers Credit Union | Credit Union | KS | 13,140 | - |
| Bell Credit Union | Credit Union | KS | 12,694 | - |
| Garden City Teachers FCU | Credit Union | KS | 11,610 | - |
| K.C. Area CU | Credit Union | MO | 10,755 | - |
| Bluestem Community CU | Credit Union | KS | 10,321 | - |
| Towanda State Bank | Commercial Bank | KS | 10,227 | 0 |
| State Bank of Burrton | Commercial Bank | KS | 10,157 | 0 |
| Bison State Bank | Commercial Bank | KS | 9,703 | (31) |
| United Credit Union | Credit Union | KS | 9,040 | - |
| Walton State Bank | Commercial Bank | KS | 9,026 | (3) |
| Crossroads Credit Union | Credit Union | KS | 8,978 | - |
| 1st Kansas CU | Credit Union | KS | 8,927 | - |
| Topeka Firemen's Credit Union | Credit Union | KS | 8,890 | - |
| KC Fairfax FCU | Credit Union | KS | 8,533 | - |
| North East Kansas CU | Credit Union | KS | 8,063 | - |
| Muddy River Credit Union | Credit Union | KS | 7,040 | - |
| Peoples Choice Credit Union | Credit Union | KS | 6,743 | - |
| Topeka Police Credit Union | Credit Union | KS | 6,698 | - |
| UAW MO-KAN FCU | Credit Union | KS | 5,642 | - |
| Forbes Field Credit Union | Credit Union | KS | 5,593 | - |
| Ellis Credit Union | Credit Union | KS | 5,083 | - |
| C & R Credit Union | Credit Union | KS | 4,666 | - |
| River Cities Community CU | Credit Union | KS | 4,539 | - |
| Morton Credit Union | Credit Union | KS | 4,344 | - |
| Southwest Kansas Community CU | Credit Union | KS | 4,311 | - |
| Tri-County Credit Union | Credit Union | KS | 4,085 | - |
| Hutchinson Postal & Cmnty CU | Credit Union | KS | 4,035 | - |
| Central Kansas Education CU | Credit Union | KS | 3,274 | - |
| Wakarusa Valley CU | Credit Union | KS | 2,949 | - |
| Eagle Federal Credit Union | Credit Union | KS | 2,059 | - |
| Salina Municipal Credit Union | Credit Union | KS | 1,719 | - |
| Mid Plains Credit Union | Credit Union | KS | 1,604 | - |
| Christ the King Parish FCU | Credit Union | KS | 1,547 | - |
| Enterprise Credit Union | Credit Union | KS | 1,293 | - |
| Universal Credit Union | Credit Union | KS | 979 | - |
| Quindaro Homes FCU | Credit Union | KS | 761 | - |
| Kan Colo Credit Union | Credit Union | KS | 737 | - |
| Sunflower FCU | Credit Union | KS | 397 | - |
| Catholics United Credit Union | Credit Union | KS | 205 | - |
| Norwesco CU | Credit Union | KS | 92 | - |

**Kansas Banks
S-Corporations
12/31/2018**

| <u>NAME</u> | <u>ASSET</u> | <u>NETINC</u> |
|--|--------------|---------------|
| <i>124 Banks are S-Corporations</i> | | |
| Intrust Bank, National Association | 5,201,340 | 80,176 |
| KS StateBank | 2,029,298 | 28,529 |
| Emprise Bank | 1,686,673 | 30,186 |
| CoreFirst Bank & Trust | 906,491 | 8,657 |
| Farmers Bank & Trust | 815,191 | 15,326 |
| The Bennington State Bank | 699,960 | 11,801 |
| NBKC Bank | 684,352 | 10,289 |
| The Western State Bank | 478,918 | 9,524 |
| Southwest National Bank | 456,339 | 4,409 |
| Community National Bank | 449,537 | 9,947 |
| The First State Bank | 447,335 | 5,871 |
| First Bank Kansas | 429,298 | 7,472 |
| The Bank of Tescott | 406,670 | 5,220 |
| The Bank | 360,050 | 6,611 |
| The Citizens State Bank | 347,756 | 7,467 |
| The Denison State Bank | 341,800 | 5,914 |
| Commercial Bank | 330,867 | 4,364 |
| The Union State Bank | 323,821 | 3,555 |
| First Option Bank | 322,711 | 4,276 |
| The Union State Bank of Everest | 314,905 | 3,679 |
| Central Bank and Trust Co. | 313,259 | 3,498 |
| Astra Bank | 313,246 | 2,480 |
| Bank of the Flint Hills | 310,983 | 2,323 |
| Centera Bank | 272,552 | 3,028 |
| SOLUTIONS NORTH BANK | 242,366 | 2,670 |
| Citizens Bank of Kansas | 236,384 | 2,560 |
| Grant County Bank | 235,229 | 3,220 |
| Golden Belt Bank, FSA | 235,008 | 3,465 |
| ESB Financial | 229,411 | 2,182 |
| Kanza Bank | 227,912 | 1,311 |
| Peoples State Bank | 225,924 | 1,846 |
| Cornerstone Bank | 217,697 | 3,091 |
| First National Bank and Trust | 211,224 | 2,770 |
| The Plains State Bank | 207,449 | 1,081 |
| Great American Bank | 206,444 | 3,232 |
| The Kearny County Bank | 202,887 | 3,983 |
| The Solomon State Bank | 198,175 | 1,713 |
| First Kansas Bank | 196,805 | 2,225 |
| First Bank of Newton | 196,281 | 2,284 |
| Citizens State Bank and Trust Co., Ellsworth, Kansas | 191,458 | 2,126 |
| FNB Bank | 187,112 | 1,894 |
| FirstOak Bank | 180,460 | 2,833 |
| Community Bank of the Midwest | 175,664 | 2,567 |

**Kansas Banks
S-Corporations
12/31/2018**

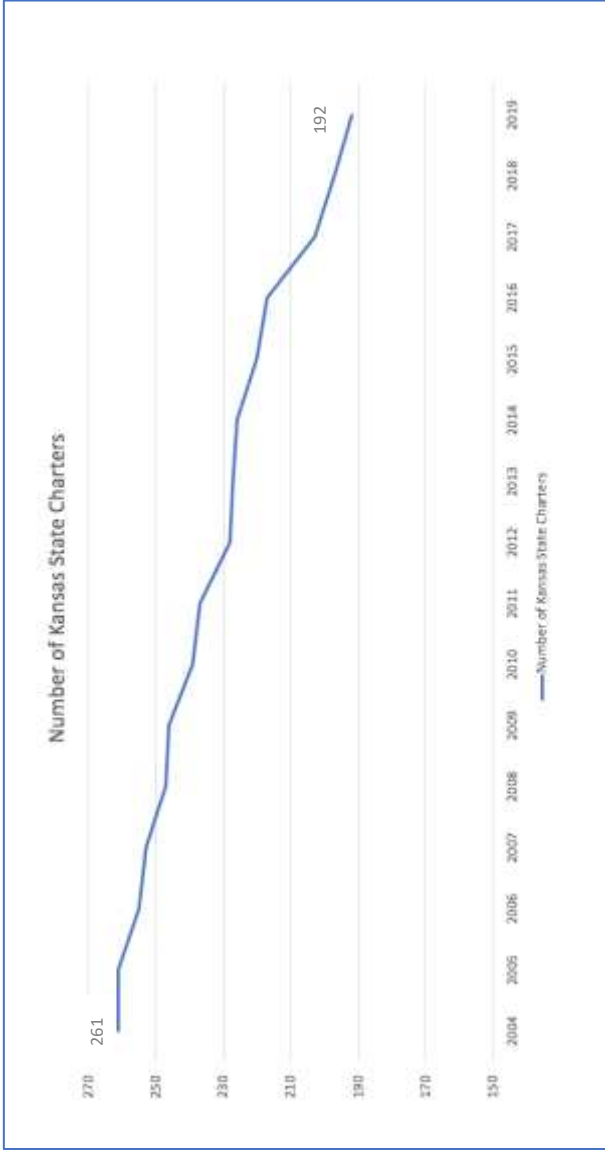
| <u>NAME</u> | <u>ASSET</u> | <u>NETINC</u> |
|--|--------------|---------------|
| Kaw Valley State Bank and Trust Company | 174,023 | 2,707 |
| Bank of Commerce | 172,931 | 1,366 |
| First Heritage Bank | 169,540 | 1,764 |
| The Kansas State Bank | 153,890 | 1,433 |
| The First State Bank & Trust Co. of Larned | 151,862 | 2,018 |
| Impact Bank | 141,210 | 1,091 |
| The Valley State Bank | 141,181 | 2,386 |
| The Midland National Bank of Newton | 140,480 | 1,257 |
| Verus Bank | 139,333 | 793 |
| The Lyon County State Bank | 136,450 | 1,573 |
| Fidelity State Bank and Trust Company | 136,362 | 1,048 |
| Almena State Bank | 135,444 | (219) |
| The Stockgrowers State Bank of Ashland, Kansas | 132,297 | 1,241 |
| Vintage Bank Kansas | 128,567 | 1,509 |
| Flint Hills Bank | 127,207 | 1,793 |
| Patriots Bank | 122,728 | 1,366 |
| Carson Bank | 119,894 | 668 |
| BANKWEST OF KANSAS | 119,215 | 1,140 |
| The Halstead Bank | 118,540 | 839 |
| The Farmers State Bank | 115,040 | 1,542 |
| The First National Bank of Louisburg | 114,886 | 1,591 |
| American Bank of Baxter Springs | 107,630 | 1,014 |
| Bank of Prairie Village | 106,023 | 1,570 |
| Farmers Bank & Trust | 104,830 | 702 |
| Home Bank and Trust Company | 104,259 | 1,191 |
| First Neodesha Bank | 103,249 | 1,553 |
| The First National Bank in Cimarron | 101,828 | 1,059 |
| First Commerce Bank | 100,929 | 1,591 |
| The Lyons State Bank | 96,611 | 1,177 |
| First National Bank in Fredonia | 94,895 | 1,379 |
| Citizens State Bank and Trust Company | 93,008 | 1,465 |
| First Federal Savings and Loan Bank | 91,128 | 2,619 |
| State Bank of Downs | 88,233 | 1,307 |
| The Fowler State Bank | 87,415 | 388 |
| The Wilson State Bank | 87,197 | 1,000 |
| The Riley State Bank of Riley, Kansas | 87,053 | 918 |
| First National Bank of Kansas | 85,754 | 615 |
| The Stockgrowers State Bank | 85,407 | 1,133 |
| The First National Bank of Hope | 83,250 | 206 |
| Johnson State Bank | 82,718 | 817 |
| The First National Bank of Girard | 82,293 | 675 |
| The Baldwin State Bank | 78,949 | 632 |
| Chisholm Trail State Bank | 77,565 | 24 |
| The First State Bank of Healy | 77,194 | 982 |
| Bank of Commerce and Trust Company | 76,541 | 460 |

**Kansas Banks
S-Corporations
12/31/2018**

| <u>NAME</u> | <u>ASSET</u> | <u>NETINC</u> |
|--|--------------|---------------|
| The University National Bank of Lawrence | 76,339 | 771 |
| The Lyndon State Bank | 69,632 | 367 |
| The Farmers Bank of Osborne | 66,597 | 840 |
| The First State Bank | 66,120 | 598 |
| The Bendena State Bank | 64,559 | 938 |
| The Bank of Holyrood | 62,262 | 1,003 |
| The Farmers State Bank | 61,282 | 466 |
| The First Security Bank | 61,269 | 489 |
| Heritage Bank | 60,635 | 73 |
| The Citizens State Bank of Cheney, Kansas | 59,104 | 864 |
| The First National Bank of Sedan | 58,385 | (366) |
| The Tampa State Bank | 57,075 | 325 |
| The Howard State Bank, Howard, Kansas | 56,579 | 497 |
| The Security State Bank | 55,965 | 75 |
| New Century Bank | 55,863 | 1,456 |
| KansasLand Bank | 53,403 | 65 |
| Peoples Bank | 51,704 | 405 |
| Union State Bank | 50,637 | 476 |
| Kaw Valley State Bank | 49,037 | 700 |
| The Citizens State Bank and Trust Company | 48,061 | 626 |
| First National Bank in Frankfort | 46,643 | 538 |
| The Farmers State Bank of Blue Mound | 44,703 | 466 |
| The Olpe State Bank | 42,043 | 462 |
| The City State Bank | 41,090 | 523 |
| Farmers and Merchants Bank of Mound City, Kansas | 39,670 | 509 |
| Bank of Greeley | 37,719 | 533 |
| The State Exchange Bank | 37,233 | 270 |
| Chetopa State Bank & Trust Co. | 36,994 | 639 |
| Farmers State Bank | 36,608 | 326 |
| Union State Bank | 32,478 | 341 |
| Cottonwood Valley Bank | 32,412 | 129 |
| NINNESCAH VALLEY BANK | 31,053 | 267 |
| The Baxter State Bank | 26,488 | 203 |
| The Farmers State Bank | 22,213 | 137 |
| The Peoples State Bank | 16,919 | 428 |
| The Dickinson County Bank | 14,996 | 59 |

Item 1—Loss of Charters since 2004

Total Number of Kansas State Charters



Total Number of Kansas State Charters

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 261 | 255 | 253 | 247 | 246 | 239 | 237 | 228 | 227 | 226 | 220 | 217 | 217 | 203 | 197 | 192 |

Number of De Novo Kansas State Charters

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| 0 | 2 | 1 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |

Item 2—Number of Mergers since 2004, How Many Due to Closures

Number of Merger Transactions Completed and Approved by the OSBC

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| 5 | 6 | 5 | 8 | 6 | 5 | 5 | 5 | 10 | 6 | 6 | 7 | 6 | 15 | 11 | 4 | 110 |

Number of Closed and/or Liquidated Kansas State Chartered Banks

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| 1 | 1 | 2 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 7 |

**Kansas Bank and Credit Union
Interest Rate Analysis
FYE 2018**

| Company Name | Company Type | State | Total Assets 2018 Y (\$000) | Total Loans & Leases 2018 Y (\$000) | | Total Interest Expense 2018 Y (\$000) | Total Noninterest Income 2018 Y (\$000) |
|--------------------------------|----------------------|-------|--------------------------------|--|---|---|---|
| | | | | Total Interest Income 2018 Y (\$000) | Total Interest Expense 2018 Y (\$000) | | |
| Capitol FSB | Savings & Loan Assoc | KS | 9,321,162 | 7,536,283 | 324,890 | 123,837 | 21,822 |
| INTRUST Bank NA | Commercial Bank | KS | 5,201,340 | 3,389,741 | 191,534 | 31,247 | 60,367 |
| CrossFirst Bank | Commercial Bank | KS | 4,105,308 | 3,060,747 | 156,876 | 46,281 | 5,546 |
| Equity Bank | Commercial Bank | KS | 4,058,211 | 2,575,408 | 161,557 | 34,840 | 20,471 |
| Security Bank of Kansas City | Commercial Bank | KS | 3,004,453 | 1,653,131 | 110,572 | 9,986 | 12,654 |
| CommunityAmerica CU | Credit Union | KS | 2,686,628 | 1,859,559 | 83,991 | 21,288 | 71,481 |
| Fidelity Bank NA | Commercial Bank | KS | 2,269,890 | 1,773,045 | 96,814 | 24,445 | 24,169 |
| KS StateBank | Commercial Bank | KS | 2,029,298 | 1,531,302 | 81,476 | 25,519 | 13,523 |
| Empire Bank | Commercial Bank | KS | 1,686,673 | 1,261,188 | 68,707 | 5,678 | 18,438 |
| Meritrust Federal Credit Union | Credit Union | KS | 1,214,462 | 1,056,454 | 49,912 | 13,146 | 10,823 |
| Community National Bk & Tr | Commercial Bank | KS | 1,201,916 | 860,028 | 46,905 | 7,050 | 10,040 |
| Armed Forces Bank NA | Commercial Bank | KS | 1,077,570 | 684,013 | 40,350 | 1,894 | 45,860 |
| Landmark National Bank | Commercial Bank | KS | 982,703 | 495,138 | 33,236 | 4,287 | 14,938 |
| Central National Bank | Commercial Bank | KS | 966,018 | 496,077 | 35,208 | 6,784 | 18,738 |
| CoreFirst Bank & Trust | Commercial Bank | KS | 906,491 | 598,483 | 36,494 | 6,921 | 11,563 |
| Credit Union of America | Commercial Bank | KS | 890,895 | 761,475 | 35,048 | 7,966 | 11,476 |
| Farmers Bank & Trust | Commercial Bank | KS | 815,191 | 304,315 | 31,998 | 7,268 | 2,943 |
| First Natl Bk of Hutchinson | Commercial Bank | KS | 719,833 | 481,430 | 26,207 | 3,898 | 10,052 |
| Bennington State Bank | Commercial Bank | KS | 699,960 | 489,906 | 28,362 | 5,434 | 5,010 |
| American State B&TC | Commercial Bank | KS | 677,020 | 432,903 | 26,061 | 3,002 | 2,428 |
| Mazuma CU | Credit Union | KS | 660,812 | 489,245 | 27,350 | 5,041 | 7,711 |
| Golden Plains Credit Union | Credit Union | KS | 657,261 | 596,632 | 24,746 | 5,255 | 3,258 |
| GNBank National Association | Commercial Bank | KS | 641,466 | 465,638 | 28,564 | 3,977 | 3,778 |
| United Bank & Trust | Commercial Bank | KS | 627,476 | 455,544 | 24,278 | 4,002 | 1,891 |
| Bank of Labor | Commercial Bank | KS | 609,499 | 264,676 | 23,366 | 2,478 | 7,010 |
| Millennium Corporate CU | Credit Union | KS | 602,961 | 45,593 | 126 | 6,271 | 405 |
| Bank of Blue Valley | Commercial Bank | KS | 571,012 | 383,941 | 23,409 | 4,509 | 3,114 |
| Peoples B&TC | Commercial Bank | KS | 487,797 | 293,180 | 18,775 | 2,588 | 3,406 |
| Azura Credit Union | Credit Union | KS | 481,821 | 353,605 | 15,417 | 2,549 | 4,687 |
| Western State Bank | Commercial Bank | KS | 478,918 | 305,422 | 20,114 | 1,606 | 1,686 |
| Southwest National Bank | Commercial Bank | KS | 456,339 | 380,186 | 20,667 | 4,191 | 3,363 |
| Community National Bank | Commercial Bank | KS | 449,537 | 153,142 | 14,461 | 1,659 | 7,010 |
| First State Bank | Commercial Bank | KS | 447,335 | 254,220 | 18,528 | 3,541 | 1,654 |
| Mainstreet FCU | Credit Union | KS | 444,259 | 290,598 | 11,712 | 1,233 | 4,689 |
| Legacy Bank | Commercial Bank | KS | 443,608 | 332,400 | 17,371 | 3,098 | 1,453 |
| Exchange Bank & Trust | Commercial Bank | KS | 433,806 | 278,966 | 15,393 | 1,560 | 2,679 |
| First Bank Kansas | Commercial Bank | KS | 429,298 | 227,794 | 16,951 | 1,844 | 8,517 |
| Citizens State Bank | Commercial Bank | KS | 425,599 | 236,884 | 15,933 | 2,182 | 2,135 |
| Bank of Tescott | Commercial Bank | KS | 406,670 | 303,092 | 17,572 | 3,807 | 1,195 |
| Labette Bank | Commercial Bank | KS | 403,616 | 283,132 | 16,232 | 1,889 | 3,190 |
| Envista Credit Union | Credit Union | KS | 364,260 | 327,439 | 13,150 | 2,136 | 795 |
| Peoples Bank | Commercial Bank | KS | 360,468 | 234,518 | 16,592 | 1,461 | 4,217 |
| Bank The | Commercial Bank | KS | 360,050 | 250,818 | 15,736 | 2,457 | 852 |
| Citizens State Bank | Commercial Bank | KS | 347,756 | 280,421 | 15,584 | 3,562 | 655 |

**Kansas Bank and Credit Union
Interest Rate Analysis
FYE 2018**

| Company Name | Company Type | State | Total Assets 2018 Y (\$000) | Total Loans & Leases 2018 Y (\$000) | | Total Interest Income 2018 Y (\$000) | Total Interest Expense 2018 Y (\$000) | Total Noninterest Income 2018 Y (\$000) |
|-------------------------------|----------------------|-------|--------------------------------|---|--------|---|---|---|
| | | | | | | | | |
| Denison State Bank | Commercial Bank | KS | 341,800 | 223,437 | 13,447 | 2,261 | 2,383 | |
| First Natl Bk of Syracuse | Commercial Bank | KS | 341,336 | 273,026 | 17,499 | 2,602 | 1,507 | |
| Commercial Bank | Commercial Bank | KS | 330,867 | 143,872 | 11,236 | 1,227 | 2,941 | |
| Union State Bank | Commercial Bank | KS | 323,821 | 216,064 | 12,113 | 1,375 | 3,271 | |
| First Option Bank | Commercial Bank | KS | 322,711 | 132,314 | 10,709 | 1,626 | 4,339 | |
| Union State Bank of Everest | Commercial Bank | KS | 314,905 | 209,767 | 13,353 | 1,863 | 2,177 | |
| Astra Bank | Commercial Bank | KS | 313,246 | 198,219 | 12,728 | 1,804 | 1,681 | |
| Heartland CU | Credit Union | KS | 311,165 | 257,046 | 11,815 | 2,329 | 5,059 | |
| Bank of the Flint Hills | Commercial Bank | KS | 310,983 | 244,208 | 10,902 | 1,956 | 1,371 | |
| Kaw Valley Bank | Commercial Bank | KS | 306,392 | 261,399 | 16,089 | 2,448 | 1,651 | |
| Mid American CU | Credit Union | KS | 298,491 | 268,719 | 13,454 | 2,189 | 2,590 | |
| Security State Bank | Commercial Bank | KS | 285,622 | 213,657 | 12,192 | 3,153 | 1,034 | |
| Skyward CU | Credit Union | KS | 284,243 | 123,625 | 6,326 | 2,697 | 1,255 | |
| Community First National Bank | Commercial Bank | KS | 282,714 | 241,313 | 11,842 | 2,400 | 8,841 | |
| First State Bank & Trust | Commercial Bank | KS | 278,664 | 195,840 | 11,436 | 1,102 | 3,289 | |
| Guaranty State B&TC | Commercial Bank | KS | 278,428 | 222,764 | 13,301 | 2,113 | 843 | |
| Centera Bank | Commercial Bank | KS | 272,552 | 126,274 | 9,953 | 1,227 | 1,159 | |
| Silver Lake Bank | Commercial Bank | KS | 268,686 | 204,945 | 11,337 | 2,022 | 851 | |
| Bank of Hays | Commercial Bank | KS | 256,924 | 176,148 | 9,940 | 1,320 | 581 | |
| Solutions North Bank | Commercial Bank | KS | 242,366 | 178,577 | 9,855 | 1,467 | 1,062 | |
| Citizens Bank of Kansas | Commercial Bank | KS | 236,384 | 145,156 | 9,706 | 916 | 1,797 | |
| Grant County Bank | Commercial Bank | KS | 235,229 | 143,701 | 9,070 | 1,880 | 2,127 | |
| Golden Belt Bank FSA | Savings & Loan Assoc | KS | 235,008 | 179,736 | 9,371 | 669 | 2,229 | |
| ESB Financial | Commercial Bank | KS | 229,411 | 155,803 | 8,743 | 1,227 | 2,363 | |
| KANZA Bank | Commercial Bank | KS | 227,912 | 160,069 | 8,329 | 999 | 1,281 | |
| Farmers & Mchnt Bk of Colby | Commercial Bank | KS | 227,654 | 154,229 | 9,711 | 2,171 | 403 | |
| Peoples State Bank | Commercial Bank | KS | 225,924 | 184,410 | 12,138 | 2,370 | 835 | |
| Cornerstone Bank | Commercial Bank | KS | 217,697 | 178,290 | 9,556 | 2,066 | (650) | |
| Mutual Savings Association | Savings & Loan Assoc | KS | 213,907 | 128,844 | 7,719 | 1,109 | 1,883 | |
| First National Bank & Trust | Commercial Bank | KS | 211,224 | 146,054 | 9,606 | 1,047 | 2,002 | |
| Plains State Bank | Commercial Bank | KS | 207,449 | 135,216 | 6,109 | 1,054 | 1,099 | |
| Great American Bank | Commercial Bank | KS | 206,444 | 186,932 | 10,267 | 1,840 | 878 | |
| Kearny County Bank | Commercial Bank | KS | 202,887 | 147,785 | 9,702 | 1,480 | 1,126 | |
| Citizens State Bank | Commercial Bank | KS | 200,850 | 131,634 | 8,287 | 765 | 744 | |
| Solomon State Bank | Commercial Bank | KS | 198,175 | 159,087 | 9,014 | 2,128 | 197 | |
| First Kansas Bank | Commercial Bank | KS | 196,805 | 48,993 | 5,430 | 495 | 455 | |
| First Bank of Newton | Commercial Bank | KS | 196,281 | 163,997 | 8,202 | 1,059 | 975 | |
| Mid-America Bank | Commercial Bank | KS | 191,874 | 169,055 | 9,265 | 2,218 | 2,612 | |
| Ctzns State B&TC Ellsworth KS | Commercial Bank | KS | 191,458 | 104,003 | 7,178 | 1,472 | 1,299 | |
| Freedom Bank | Commercial Bank | KS | 191,310 | 119,298 | 7,185 | 1,692 | 689 | |
| Community First Bank | Commercial Bank | KS | 190,450 | 180,112 | 10,051 | 1,651 | 479 | |
| FNB Bank | Commercial Bank | KS | 187,112 | 114,009 | 8,135 | 969 | 1,219 | |
| Farmers & Drovers Bank | Commercial Bank | KS | 183,411 | 95,083 | 6,492 | 897 | 355 | |
| FirstOak Bank | Commercial Bank | KS | 180,460 | 134,158 | 8,917 | 739 | 734 | |

**Kansas Bank and Credit Union
Interest Rate Analysis
FYE 2018**

| Company Name | Company Type | State | Total Assets 2018 Y (\$000) | Total Loans & Leases 2018 Y (\$000) | | Total Interest Expense 2018 Y (\$000) | Total Noninterest Income 2018 Y (\$000) |
|--------------------------------|----------------------|-------|--------------------------------|---|---|---|---|
| | | | | Total Assets 2018 Y (\$000) | Total Interest Expense 2018 Y (\$000) | | |
| VisionBank | Commercial Bank | KS | 178,483 | 156,330 | 7,584 | 1,169 | 1,165 |
| Goppert State Service Bank | Commercial Bank | KS | 176,209 | 129,170 | 6,717 | 600 | 709 |
| Community Bank of the Midwest | Commercial Bank | KS | 175,664 | 105,450 | 7,096 | 530 | 946 |
| Kaw Valley State B&TC | Commercial Bank | KS | 174,023 | 101,362 | 6,995 | 1,194 | 1,482 |
| Bank of Commerce | Commercial Bank | KS | 172,931 | 96,435 | 5,630 | 583 | 723 |
| Fidelity State B&TC | Commercial Bank | KS | 172,502 | 35,775 | 5,086 | 378 | 886 |
| Farmers State Bank | Commercial Bank | KS | 172,355 | 123,969 | 7,500 | 1,679 | 722 |
| Citizens S&L Association FSB | Savings & Loan Assoc | KS | 171,788 | 83,803 | 5,601 | 941 | 715 |
| Bankers' Bank of Kansas | Commercial Bank | KS | 170,886 | 130,982 | 7,329 | 1,390 | 7,992 |
| First Heritage Bank | Commercial Bank | KS | 169,540 | 112,878 | 7,102 | 1,568 | 557 |
| Citizens National Bank | Commercial Bank | KS | 168,520 | 69,912 | 5,967 | 592 | 1,758 |
| Community State Bank | Commercial Bank | KS | 161,855 | 84,087 | 5,855 | 290 | 832 |
| Kansas State Bank | Commercial Bank | KS | 153,890 | 59,223 | 4,437 | 451 | 819 |
| First State B&TC of Lamed | Commercial Bank | KS | 151,862 | 87,189 | 5,673 | 878 | 646 |
| Farmers State Bk Aliceville KS | Commercial Bank | KS | 151,185 | 107,092 | 5,971 | 1,144 | 139 |
| SJN Bank of Kansas | Commercial Bank | KS | 147,364 | 82,527 | 6,557 | 708 | 650 |
| Frontier Community CU | Credit Union | KS | 145,583 | 110,507 | 4,995 | 660 | 943 |
| Union State Bank | Commercial Bank | KS | 144,718 | 59,745 | 5,133 | 1,361 | 297 |
| Farmers State Bk of Oakley KS | Commercial Bank | KS | 143,559 | 101,212 | 6,257 | 1,364 | 226 |
| Bank of the Prairie | Commercial Bank | KS | 141,377 | 100,733 | 6,780 | 1,665 | 773 |
| Impact Bank | Commercial Bank | KS | 141,210 | 80,373 | 5,393 | 878 | 572 |
| Valley State Bank | Commercial Bank | KS | 141,181 | 108,279 | 7,028 | 1,501 | 810 |
| Midland National Bank | Commercial Bank | KS | 140,480 | 77,628 | 5,113 | 260 | 1,079 |
| First Bank | Commercial Bank | KS | 139,038 | 84,581 | 5,268 | 830 | 492 |
| Lyon County State Bank | Commercial Bank | KS | 136,450 | 51,294 | 4,560 | 285 | 1,674 |
| Fidelity State B&TC | Commercial Bank | KS | 136,362 | 88,132 | 4,704 | 598 | 343 |
| Farmers National Bank | Commercial Bank | KS | 136,170 | 104,620 | 5,562 | 804 | 371 |
| Almena State Bank | Commercial Bank | KS | 135,444 | 108,959 | 6,691 | 1,488 | 1,592 |
| Stockgrowers State Bank | Commercial Bank | KS | 132,297 | 78,124 | 5,068 | 932 | 415 |
| Vintage Bank Kansas | Commercial Bank | KS | 128,567 | 89,187 | 5,876 | 584 | 314 |
| Flint Hills Bank | Commercial Bank | KS | 127,207 | 70,030 | 4,768 | 807 | 445 |
| Valley State Bank | Commercial Bank | KS | 125,961 | 81,830 | 5,412 | 739 | 500 |
| Citizens State Bank | Commercial Bank | KS | 124,832 | 87,653 | 5,330 | 621 | 406 |
| Southwind Bank | Commercial Bank | KS | 122,734 | 57,291 | 4,436 | 477 | 255 |
| Patriots Bank | Commercial Bank | KS | 122,728 | 87,884 | 5,328 | 605 | 688 |
| First Natl Bk of Scott City | Commercial Bank | KS | 122,689 | 71,027 | 4,711 | 507 | 354 |
| Community Bank | Commercial Bank | KS | 120,753 | 76,130 | 4,943 | 455 | 851 |
| Carson Bank | Commercial Bank | KS | 119,894 | 80,209 | 4,625 | 527 | 1,309 |
| Bankwest of Kansas | Commercial Bank | KS | 119,215 | 85,652 | 5,627 | 582 | 337 |
| Lyons Federal Bank | Savings & Loan Assoc | KS | 118,868 | 84,567 | 4,529 | 803 | 778 |
| Halstead Bank | Commercial Bank | KS | 118,540 | 93,996 | 5,604 | 906 | 829 |
| Farmers State Bank | Commercial Bank | KS | 115,040 | 61,297 | 4,564 | 599 | 534 |
| First National Bk of Louisburg | Commercial Bank | KS | 114,886 | 56,332 | 3,877 | 236 | 671 |
| Stanley Bank | Commercial Bank | KS | 111,820 | 81,482 | 5,372 | 729 | 508 |

**Kansas Bank and Credit Union
Interest Rate Analysis
FYE 2018**

| Company Name | Company Type | State | Total Assets 2018 Y (\$000) | Total Loans & Leases 2018 Y (\$000) | | Total Interest Income 2018 Y (\$000) | Total Interest Expense 2018 Y (\$000) | Total Noninterest Income 2018 Y (\$000) |
|--------------------------------|----------------------|-------|--------------------------------|---|-------|---|---|---|
| | | | | | | | | |
| Wichita Federal Credit Union | Credit Union | KS | 108,379 | 93,927 | 5,169 | 714 | 1,560 | |
| American Bk of Baxter Springs | Commercial Bank | KS | 107,630 | 39,012 | 2,983 | 280 | 655 | |
| Prairie Bank of Kansas | Commercial Bank | KS | 106,187 | 61,197 | 3,878 | 470 | 346 | |
| Bank of Prairie Village | Commercial Bank | KS | 106,023 | 65,269 | 4,101 | 604 | 203 | |
| White Eagle Credit Union | Credit Union | KS | 106,023 | 76,447 | 4,263 | 541 | 763 | |
| Farmers Bank & Trust | Commercial Bank | KS | 104,830 | 38,527 | 3,251 | 450 | 230 | |
| Home B&TC | Commercial Bank | KS | 104,259 | 86,320 | 4,382 | 459 | 1,197 | |
| TriCentury Bank | Commercial Bank | KS | 103,424 | 80,281 | 4,669 | 1,322 | 232 | |
| First Neodesha Bank | Commercial Bank | KS | 103,249 | 79,031 | 4,227 | 505 | 527 | |
| First National Bk in Cimarron | Commercial Bank | KS | 101,828 | 49,467 | 3,680 | 362 | 340 | |
| First Commerce Bank | Commercial Bank | KS | 100,929 | 74,638 | 4,156 | 332 | 456 | |
| Conway Bank | Commercial Bank | KS | 99,992 | 73,035 | 4,638 | 822 | 407 | |
| Alliance Bank | Commercial Bank | KS | 98,986 | 79,714 | 4,632 | 420 | 312 | |
| Elk State Bank | Commercial Bank | KS | 97,605 | 60,039 | 3,781 | 778 | 168 | |
| Garden Plain State Bank | Commercial Bank | KS | 96,210 | 41,186 | 3,301 | 291 | 834 | |
| Kansas Teachers Community CU | Credit Union | KS | 95,613 | 72,478 | 2,880 | 381 | 501 | |
| First National Bk in Fredonia | Commercial Bank | KS | 94,895 | 34,445 | 3,487 | 322 | 311 | |
| State Bank of Bern | Commercial Bank | KS | 93,963 | 48,958 | 3,828 | 726 | 80 | |
| Andover State Bank | Commercial Bank | KS | 93,929 | 81,100 | 3,928 | 394 | 361 | |
| Heartland Tri-State Bank | Commercial Bank | KS | 93,632 | 56,586 | 3,941 | 768 | 525 | |
| Community Bank | Commercial Bank | KS | 93,530 | 74,925 | 3,944 | 299 | 718 | |
| Citizens State B&TC | Commercial Bank | KS | 93,008 | 54,205 | 3,295 | 169 | 766 | |
| Emporia State FCU | Credit Union | KS | 92,384 | 67,254 | 2,701 | 545 | 533 | |
| First FSL Bank | Commercial Bank | KS | 91,128 | 82,630 | 5,593 | 1,437 | (98) | |
| Farmway Credit Union | Credit Union | KS | 89,033 | 61,878 | 3,002 | 345 | 87 | |
| State Bank of Downs | Commercial Bank | KS | 88,233 | 68,988 | 4,136 | 566 | 86 | |
| Fowler State Bank | Commercial Bank | KS | 87,415 | 55,774 | 3,537 | 457 | 226 | |
| Wilson State Bank | Commercial Bank | KS | 87,197 | 66,358 | 3,706 | 452 | 287 | |
| Riley State Bank of Riley KS | Commercial Bank | KS | 87,053 | 62,600 | 3,715 | 692 | 371 | |
| First National Bank of Kansas | Commercial Bank | KS | 85,754 | 22,406 | 2,764 | 512 | 451 | |
| Stockgrowers State Bank | Commercial Bank | KS | 85,407 | 40,791 | 3,665 | 682 | 210 | |
| Kansas State University FCU | Credit Union | KS | 84,463 | 59,088 | 3,028 | 255 | 911 | |
| FNB Washington | Commercial Bank | KS | 84,209 | 34,311 | 2,390 | 261 | 238 | |
| First National Bank of Hope | Commercial Bank | KS | 83,250 | 58,048 | 3,585 | 672 | 443 | |
| Johnson State Bank | Commercial Bank | KS | 82,718 | 33,408 | 2,847 | 329 | 268 | |
| Quantum CU | Credit Union | KS | 79,882 | 69,839 | 3,907 | 460 | 346 | |
| Baldwin State Bank | Commercial Bank | KS | 78,949 | 36,874 | 2,520 | 445 | 453 | |
| Community Bank of Wichita Inc. | Commercial Bank | KS | 77,775 | 62,822 | 3,752 | 510 | 373 | |
| First Bank of Beloit | Commercial Bank | KS | 77,570 | 41,638 | 2,625 | 292 | 211 | |
| Chisholm Trail State Bank | Commercial Bank | KS | 77,565 | 37,144 | 2,386 | 97 | 291 | |
| First State Bank of Healy | Commercial Bank | KS | 77,194 | 42,785 | 3,041 | 439 | 110 | |
| Bank of Commerce & Trust Co. | Commercial Bank | KS | 76,541 | 41,628 | 2,699 | 454 | 474 | |
| University Natl Bk of Lawrence | Commercial Bank | KS | 76,339 | 61,606 | 3,238 | 251 | 464 | |
| Home SB | Savings & Loan Assoc | KS | 73,658 | 39,474 | 2,674 | 402 | 485 | |

**Kansas Bank and Credit Union
Interest Rate Analysis
FYE 2018**

| Company Name | Company Type | State | Total Assets 2018 Y (\$000) | Total Loans & Leases 2018 Y (\$000) | Total Interest Income 2018 Y (\$000) | Total Interest Expense 2018 Y (\$000) | Total Noninterest Income 2018 Y (\$000) |
|--------------------------------|----------------------|-------|--------------------------------|---|---|---|---|
| | | | | | | | |
| Exchange State Bk St. Paul KS | Commercial Bank | KS | 71,152 | 38,496 | 2,678 | 427 | 192 |
| Credit Union of Dodge City | Credit Union | KS | 70,422 | 55,299 | 3,318 | 206 | 986 |
| Bank of Protection | Commercial Bank | KS | 69,874 | 47,571 | 2,893 | 446 | 199 |
| Lyndon State Bank | Commercial Bank | KS | 69,632 | 49,391 | 3,463 | 418 | 373 |
| Farmers Bank of Osborne Kansas | Commercial Bank | KS | 66,597 | 40,193 | 2,782 | 447 | 101 |
| SM FCU | Credit Union | KS | 66,399 | 52,846 | 1,590 | 679 | 0 |
| First State Bank | Commercial Bank | KS | 66,120 | 26,109 | 2,089 | 191 | 165 |
| Small Business Bank | Commercial Bank | KS | 64,589 | 43,707 | 2,491 | 244 | 635 |
| Bendena State Bank | Commercial Bank | KS | 64,559 | 48,923 | 2,634 | 302 | 246 |
| Bank of Holyrood | Commercial Bank | KS | 62,262 | 48,445 | 2,993 | 473 | 72 |
| Kansas State Bank Overbrook | Commercial Bank | KS | 61,836 | 32,986 | 2,698 | 350 | 250 |
| Farmers State Bank | Commercial Bank | KS | 61,282 | 28,452 | 2,487 | 212 | 402 |
| First Security Bank | Commercial Bank | KS | 61,269 | 42,813 | 2,582 | 252 | 162 |
| Heritage Bank | Commercial Bank | KS | 60,635 | 47,262 | 2,620 | 427 | (120) |
| B&V Credit Union | Credit Union | KS | 59,506 | 22,192 | 759 | 488 | 64 |
| Citizens State Bk of Cheney KS | Commercial Bank | KS | 59,104 | 36,490 | 2,531 | 283 | 320 |
| Midwest Regional Credit Union | Credit Union | KS | 58,818 | 32,014 | 1,513 | 200 | 69 |
| First National Bank of Sedan | Commercial Bank | KS | 58,385 | 27,791 | 2,202 | 341 | 177 |
| Farmers State Bank | Commercial Bank | KS | 57,280 | 35,601 | 2,603 | 364 | 313 |
| Tampa State Bank | Commercial Bank | KS | 57,075 | 36,766 | 2,119 | 378 | 273 |
| Howard State Bank | Commercial Bank | KS | 56,579 | 25,844 | 1,911 | 136 | 182 |
| First National Bank of Dighton | Commercial Bank | KS | 56,276 | 29,041 | 2,037 | 62 | 195 |
| Security State Bank | Commercial Bank | KS | 55,965 | 20,195 | 1,865 | 256 | 250 |
| New Century Bank | Commercial Bank | KS | 55,863 | 48,637 | 3,592 | 525 | 914 |
| Argentine Federal Savings | Savings & Loan Assoc | KS | 54,062 | 37,376 | 2,052 | 286 | 31 |
| Stock Exchange Bank | Commercial Bank | KS | 53,736 | 45,561 | 2,509 | 476 | 176 |
| KansasLand Bank | Commercial Bank | KS | 53,403 | 37,346 | 2,127 | 436 | 60 |
| Panhandle Federal Credit Union | Credit Union | KS | 53,387 | 21,634 | 934 | 242 | 0 |
| Mid-Kansas CU | Credit Union | KS | 52,762 | 24,323 | 1,091 | 90 | 333 |
| CBW Bank | Commercial Bank | KS | 51,951 | 2,311 | 967 | 14 | 9,469 |
| Peoples Bank | Commercial Bank | KS | 51,704 | 26,210 | 1,902 | 419 | 350 |
| Union State Bank | Commercial Bank | KS | 50,637 | 39,209 | 2,463 | 200 | 365 |
| Kaw Valley State Bank | Commercial Bank | KS | 49,037 | 24,971 | 1,953 | 135 | 385 |
| Citizens State B&TC | Commercial Bank | KS | 48,061 | 40,410 | 2,533 | 362 | 138 |
| First National Bk in Frankfort | Commercial Bank | KS | 46,643 | 23,927 | 1,799 | 230 | 179 |
| Farmers State Bk of Bucklin KS | Commercial Bank | KS | 45,964 | 23,156 | 1,621 | 190 | 34 |
| Farmers State Bk of Blue Mound | Commercial Bank | KS | 44,703 | 33,196 | 2,129 | 156 | 177 |
| Bank of Palmer | Commercial Bank | KS | 43,871 | 25,012 | 1,648 | 276 | 50 |
| First State Bank of Ransom | Commercial Bank | KS | 43,852 | 18,898 | 1,451 | 168 | 69 |
| Olpe State Bank | Commercial Bank | KS | 42,043 | 21,371 | 1,549 | 272 | 126 |
| Swedish-American State Bank | Commercial Bank | KS | 42,021 | 33,352 | 1,972 | 269 | 235 |
| City State Bank | Commercial Bank | KS | 41,090 | 27,802 | 1,705 | 142 | 196 |
| State Bank of Spring Hill | Commercial Bank | KS | 40,999 | 13,437 | 1,500 | 62 | 107 |
| United Northwest FCU | Credit Union | KS | 40,113 | 20,302 | 969 | 188 | 140 |

**Kansas Bank and Credit Union
Interest Rate Analysis
FYE 2018**

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|--------------------------------|----------------------|-------|--------------------------------|---|-------|---|---|---|
| | | | | | | | | |
| Kansas Blue Crss-Blue Shld CU | Credit Union | KS | 39,678 | 24,544 | 1,146 | 296 | 195 | |
| Farmers & Mirhnt Bk Mound City | Commercial Bank | KS | 39,670 | 31,478 | 1,938 | 279 | 181 | |
| Ford County State Bank | Commercial Bank | KS | 39,093 | 27,309 | 1,687 | 140 | 76 | |
| Haviland State Bank | Commercial Bank | KS | 39,052 | 26,918 | 1,692 | 194 | 75 | |
| First Natl Bk of Spearville | Commercial Bank | KS | 38,285 | 21,462 | 1,311 | 189 | 248 | |
| Dillon Credit Union | Credit Union | KS | 38,137 | 31,556 | 1,371 | 148 | 285 | |
| Bank of Greeley | Commercial Bank | KS | 37,719 | 21,256 | 1,356 | 152 | 145 | |
| State Exchange Bank | Commercial Bank | KS | 37,233 | 16,548 | 1,287 | 165 | 74 | |
| ARK Valley Credit Union | Credit Union | KS | 37,176 | 24,970 | 1,323 | 129 | 475 | |
| Chetopa State B&TC | Commercial Bank | KS | 36,994 | 28,081 | 1,517 | 182 | 170 | |
| Farmers State Bank | Commercial Bank | KS | 36,608 | 25,008 | 1,635 | 289 | 249 | |
| Kendall State Bank | Commercial Bank | KS | 36,211 | 24,551 | 1,709 | 134 | 134 | |
| Freedom First FCU | Credit Union | KS | 33,425 | 6,723 | 329 | 51 | 163 | |
| Equishare Credit Union | Credit Union | KS | 33,323 | 27,513 | 1,823 | 90 | 257 | |
| McPherson Co-Op Credit Union | Credit Union | KS | 33,262 | 24,444 | 1,051 | 104 | 124 | |
| U S P L K Employees FCU | Credit Union | KS | 32,917 | 11,544 | 439 | 289 | 7 | |
| Union State Bank | Commercial Bank | KS | 32,478 | 16,464 | 1,248 | 203 | 48 | |
| Cottonwood Valley Bank | Commercial Bank | KS | 32,412 | 8,543 | 938 | 87 | 140 | |
| Liberty Savings Assn. FSA | Savings & Loan Assoc | KS | 32,124 | 9,167 | 1,067 | 162 | 23 | |
| Ninnescah Valley Bank | Commercial Bank | KS | 31,053 | 11,478 | 1,140 | 65 | 106 | |
| Marquette Farmers State Bank | Commercial Bank | KS | 29,920 | 15,555 | 1,072 | 203 | (115) | |
| Gorham State Bank | Commercial Bank | KS | 29,912 | 17,656 | 1,092 | 49 | 104 | |
| Catholic Family FCU | Credit Union | KS | 28,812 | 19,293 | 985 | 39 | 185 | |
| State Bank of Canton | Commercial Bank | KS | 28,731 | 10,654 | 857 | 46 | 46 | |
| Piqua State Bank | Commercial Bank | KS | 28,520 | 12,481 | 1,134 | 51 | 199 | |
| Campus Credit Union | Credit Union | KS | 27,524 | 18,807 | 1,088 | 84 | 249 | |
| K.U.M.C. Credit Union | Credit Union | KS | 27,405 | 6,019 | 349 | 89 | 139 | |
| Baxter State Bank | Commercial Bank | KS | 26,488 | 13,566 | 1,181 | 52 | 186 | |
| Reliance Credit Union | Credit Union | KS | 24,947 | 15,902 | 936 | 106 | 105 | |
| Credit Union of Emporia | Credit Union | KS | 23,529 | 11,906 | 575 | 75 | 19 | |
| Lorraine State Bank | Commercial Bank | KS | 23,315 | 18,053 | 891 | 92 | 12 | |
| Farmers State Bank | Commercial Bank | KS | 22,213 | 14,031 | 832 | 74 | 60 | |
| Marion National Bank | Commercial Bank | KS | 21,803 | 7,722 | 665 | 34 | 25 | |
| Hutchinson Gvt Employees CU | Credit Union | KS | 20,996 | 18,449 | 1,191 | 153 | 160 | |
| Alden State Bank | Commercial Bank | KS | 20,670 | 10,790 | 750 | 110 | 51 | |
| Hillisboro State Bank | Commercial Bank | KS | 19,189 | 8,164 | 657 | 101 | 96 | |
| Wheat State CU | Credit Union | KS | 19,110 | 17,326 | 1,172 | 83 | 264 | |
| Bank of Denton | Commercial Bank | KS | 18,145 | 11,945 | 632 | 104 | 51 | |
| Co-Operative Credit Union | Credit Union | KS | 17,824 | 12,746 | 1,052 | 74 | 22 | |
| Salina Interparochial CU | Credit Union | KS | 17,041 | 11,665 | 727 | 188 | 11 | |
| Emerald Bank | Commercial Bank | KS | 16,965 | 10,080 | 743 | 62 | 76 | |
| Peoples State Bank | Commercial Bank | KS | 16,919 | 15,268 | 1,060 | 78 | 174 | |
| Farmers State Bank | Commercial Bank | KS | 16,412 | 8,958 | 590 | 84 | 17 | |
| KCK Firemen & Police CU | Credit Union | KS | 15,079 | 7,843 | 752 | 236 | 8 | |

**Kansas Bank and Credit Union
Interest Rate Analysis
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|--------------------------------|-----------------|-------|--------------------------------|---|-----|---|---|---|
| | | | | | | | | |
| Dickinson County Bank | Commercial Bank | KS | 14,996 | 11,972 | 772 | 147 | 38 | |
| First Natl Bk of Harveyville | Commercial Bank | KS | 14,270 | 9,113 | 616 | 120 | 54 | |
| Sunflower Community Federal CU | Credit Union | KS | 13,849 | 11,492 | 729 | 116 | 11 | |
| Prescott State Bank | Commercial Bank | KS | 13,222 | 7,179 | 516 | 62 | 73 | |
| Farmers Credit Union | Credit Union | KS | 13,140 | 4,521 | 253 | 34 | 34 | |
| Bell Credit Union | Credit Union | KS | 12,694 | 10,643 | 599 | 87 | 21 | |
| Garden City Teachers FCU | Credit Union | KS | 11,610 | 8,982 | 412 | 24 | 113 | |
| Bluestem Community CU | Credit Union | KS | 10,321 | 4,526 | 300 | 4 | 8 | |
| Towanda State Bank | Commercial Bank | KS | 10,227 | 7,496 | 464 | 41 | 76 | |
| State Bank of Burrton | Commercial Bank | KS | 10,157 | 4,054 | 409 | 30 | (10) | |
| Bison State Bank | Commercial Bank | KS | 9,703 | 5,324 | 370 | 17 | 218 | |
| United Credit Union | Credit Union | KS | 9,040 | 2,940 | 144 | 14 | 0 | |
| Walton State Bank | Commercial Bank | KS | 9,026 | 3,321 | 292 | 22 | 75 | |
| Crossroads Credit Union | Credit Union | KS | 8,978 | 5,680 | 274 | 20 | 6 | |
| 1st Kansas CU | Credit Union | KS | 8,927 | 4,341 | 254 | 24 | 4 | |
| Topeka Firemen's Credit Union | Credit Union | KS | 8,890 | 5,042 | 138 | 41 | 0 | |
| KC Fairfax FCU | Credit Union | KS | 8,533 | 3,325 | 356 | 29 | 0 | |
| North East Kansas CU | Credit Union | KS | 8,063 | 5,054 | 269 | 31 | 0 | |
| Muddy River Credit Union | Credit Union | KS | 7,040 | 3,574 | 353 | 58 | 13 | |
| Peoples Choice Credit Union | Credit Union | KS | 6,743 | 2,402 | 175 | 25 | 30 | |
| Topeka Police Credit Union | Credit Union | KS | 6,698 | 5,810 | 284 | 53 | 22 | |
| UAW MO-KAN FCU | Credit Union | KS | 5,642 | 2,548 | 146 | 7 | 12 | |
| Forbes Field Credit Union | Credit Union | KS | 5,593 | 4,721 | 193 | 41 | 0 | |
| Ellis Credit Union | Credit Union | KS | 5,083 | 2,923 | 137 | 21 | 7 | |
| C & R Credit Union | Credit Union | KS | 4,666 | 4,018 | 282 | 33 | 5 | |
| River Cities Community CU | Credit Union | KS | 4,539 | 4,342 | 277 | 27 | 23 | |
| Morton Credit Union | Credit Union | KS | 4,344 | 3,227 | 219 | 8 | 48 | |
| Southwest Kansas Community CU | Credit Union | KS | 4,311 | 3,448 | 186 | 31 | 9 | |
| Tri-County Credit Union | Credit Union | KS | 4,085 | 1,167 | 71 | 35 | 5 | |
| Hutchinson Postal & Cmnty CU | Credit Union | KS | 4,035 | 2,614 | 194 | 14 | 31 | |
| Central Kansas Education CU | Credit Union | KS | 3,274 | 2,357 | 119 | 19 | 4 | |
| Wakarusa Valley CU | Credit Union | KS | 2,949 | 1,676 | 103 | 15 | 0 | |
| Eagle Federal Credit Union | Credit Union | KS | 2,059 | 1,272 | 90 | 5 | 0 | |
| Salina Municipal Credit Union | Credit Union | KS | 1,719 | 1,389 | 63 | 3 | 2 | |
| Mid Plains Credit Union | Credit Union | KS | 1,604 | 1,243 | 81 | 28 | 1 | |
| Christ the King Parish FCU | Credit Union | KS | 1,547 | 656 | 26 | 3 | 0 | |
| Enterprise Credit Union | Credit Union | KS | 1,293 | 1,043 | 88 | 8 | 14 | |
| Universal Credit Union | Credit Union | KS | 979 | 503 | 43 | 1 | 0 | |
| Quindaro Homes FCU | Credit Union | KS | 761 | 407 | 37 | 2 | 0 | |
| Kan Colo Credit Union | Credit Union | KS | 737 | 292 | 21 | 3 | 0 | |
| Sunflower FCU | Credit Union | KS | 397 | 387 | 32 | 3 | 0 | |
| Catholics United Credit Union | Credit Union | KS | 205 | 57 | 5 | 0 | 0 | |
| Norwesco CU | Credit Union | KS | 92 | 67 | 3 | 1 | 0 | |

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Interest Rate Analysis
FYE 2018

| Company Name | Company Type | State | Total Assets 2018 Y (\$000) | Total Loans & Leases 2018 Y (\$000) | Total Interest Income 2018 Y (\$000) | Total Interest Expense 2018 Y (\$000) | Total Noninterest Income 2018 Y (\$000) |
|---|-----------------------------|-------|--------------------------------|---|---|---|---|
| | <u>Banks</u> | | | | | | |
| Rates on Deposits <i>(Interest Expense/Avg Assets)</i> | 0.78% | | | | | | |
| Rates on Loans <i>(Interest Income/Avg Loans)</i> | 6.04% | | | | | | |
| Non Interest Income <i>(Non Interest Income/Avg Assets)</i> | 0.72% | | | | | | |
| | <u>Credit Unions</u> | | | | | | |
| | | | | | | | |

Source: S&P Global Market Intelligence Data